## **PUBLIC SUBMISSION**

**As of:** September 28, 2015 **Received:** September 21, 2015

Status: Pending\_Post

**Tracking No.** 1jz-8l96-wnnz

Comments Due: September 24, 2015

**Submission Type:** Web

**Docket:** EBSA-2010-0050

Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5723

Comment on FR Doc # 2015-08831

## **Submitter Information**

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## **General Comment**

I object to the proposed rule changes to disallow covered call options on IRA investments. It is a helpful means of gaining income with no risk of loss. Only downside is one may lose possibility of future gain in exchange for the absolute gain in option premium. My option experience has been helpful and I do not want to lose it. The average investor that one desires to protect has no knowledge of options and will not participate